

Information to identify the case:

Debtor 1	<u>Joseph J. Paolucci</u>	Social Security number or ITIN	xxx-xx-1515
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Southern District of New York			
Case number:	19-36390-cgm		

Discharge of Debtor(s) and Order of Final Decree

12/15

A petition under title 11, United States Code was filed by or against the Debtor(s) on 8/27/19; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the Debtor(s) is entitled to a discharge and the estate of the above named Debtor(s) has been full administered.

IT IS ORDERED:

- The Debtor(s) is granted a discharge under 11 U.S.C. § 727.
- Fred Stevens is discharged as the Trustee of the Debtors estate and the bond is cancelled.
- The chapter 7 case of the above-named Debtor(s) is closed.

12/17/19

By the court: Cecelia G. Morris
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order grants a discharge to the person named above. It does not dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Pg 3 of 4
 United States Bankruptcy Court
 Southern District of New York

In re:
 Joseph J. Paolucci
 Debtor

Case No. 19-36390-cgm
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-4

User:
 Form ID: 155new

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 Total Noticed: 24

Date Rcvd: Dec 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2019.

db +Joseph J. Paolucci, 832 Highland Lake Road, Middletown, NY 10940-6388
 smg +N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
 smg +United States Attorney's Office, Southern District of New York,
 Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
 7586481 +CREDIT ACCEPTANCE CORP., 25505 W 12 MILE ROAD, SOUTHFIELD, MI 48034-8316
 7634730 +Deutsche Bank National Trust Company, RAS Boriskin, LLC, 900 Merchants Concourse, Suite 310,
 Westbury, NY 11590-5114
 7586485 +GREAT EXPRESSIONS, P.O. BOX 554879, DETROIT, MI 48255-4879
 7586488 +JODI PAOLUCCI, 301 LAKE DRIVE, SALISBURY, NC 28144-3451
 7586490 +MIDDLETOWN MEDICAL, 111 MALTESE DRIVE, MIDDLETOWN, NY 10940-2141
 7586491 NYS THRUWAY AUTHORITY, P.O. BOX 702118, SAN ANTONIO, TX 78270-2118
 7586492 +OF SOC-SVC-CHILD SUPPORT, P.O. BOX 671, GOSHEN, NY 10924-0671
 7586493 +ORANGE EMERGENCY SERVICES, PO BOX 731584, DALLAS, TX 75373-1584
 7586494 +PHH MORTGAGE, P.O. BOX 5452, MOUNT LAUREL, NJ 08054-5452
 7586496 RADIOLOGIC ASSOCIATES, P.O. BOX 3840, PEORIA, IL 61612-3840
 7586497 +TD BAANK, 156 DOLSON AVENUE, #A-B, MIDDLETOWN, NY 10940-6568

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BFSTEVENS Dec 18 2019 00:58:00 Fred Stevens, Klestadt Winters Jureller,
 Southard & Stevens, LLP, 200 West 41st Street, 17th Floor, New York, NY 10036-7219
 7586480 EDI: BANKAMER2.COM Dec 18 2019 00:58:00 BANK OF AMERICA, N.A., PO BOX 25118,
 TAMPA, FL 33622-5118
 7586482 EDI: DIRECTV.COM Dec 18 2019 00:58:00 DIRECT TV, P.O. BOX 78626, PHOENIX, AZ 85062
 7586483 +E-mail/Text: bankruptcy@flagshipcredit.com Dec 17 2019 19:55:02
 FLAGSHIP CREDIT ACCEPTANCE, LL, 3 CHRISTY DRIVE -STE 201, CHADDS FORD, PA 19317-9670
 7586484 E-mail/Text: bankruptcynotification@ftr.com Dec 17 2019 19:55:25 FRONTIER COMMUNICATIONS,
 19 JOHN STREET, MIDDLETOWN, NY 10940
 7586486 +E-mail/Text: mmehling@hhfcu.org Dec 17 2019 19:54:57 HUDSON HERITAGE FCU,
 25 RYKOWSKI LANE, MIDDLETOWN, NY 10941-4019
 7586487 EDI: IRS.COM Dec 18 2019 00:58:00 INTERNAL REVENUE SERVICE,
 P.O. BOX 219236-STOP 5050,P-4, KANSAS CITY, MO 64121-9236
 7586489 E-mail/Text: bncnotices@becket-lee.com Dec 17 2019 19:54:55 KOHLS/CAPITAL ONE,
 P.O. BOX 3115, MILWAUKEE, WI 53201-3115
 7586495 +EDI: CCS.COM Dec 18 2019 00:58:00 PROGRESSIVE INS./CREDIT COLLEC, P.O. BOX 607,
 NORWOOD, MA 02062-0607
 7586498 EDI: VERIZONCOMB.COM Dec 18 2019 00:58:00 VERIZON WIRELESS, P.O. BOX 25505,
 LEHIGH VALLEY, PA 18002-5505

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Deutsche Bank National Trust Company, RAS Boriskin, LLC, 900 Merchants Concourse, Suite 310,
 Westbury, NY 11590-5114
 cr* +Jodi Paolucci, 301 Lake Drive, Salisbury, NC 28144-3451

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2019 at the address(es) listed below:

Fred Stevens fsteven@klestadt.com, kstrine@klestadt.com;N267@ecfcbis.com
 Mark A. Fisher on behalf of Debtor Joseph J. Paolucci attorney@cajigasandfisher.com,
 G16408@notify.cincompass.com
 Raquel Felix on behalf of Creditor Deutsche Bank National Trust Company
 rfelix@rasboriskin.com, rfelix@ecf.courtdrive.com

District/off: 0208-4

User:
Form ID: 155new

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Total Noticed: 24

Date Rcvd: Dec 17, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

United States Trustee USTPRegion02.PK.ECF@USDOJ.GOV

TOTAL: 4